

Please replace paragraphs [Para 1] through [Para 3] of the application with the following new Paragraph [0001]:

[Para 1]-[0001] This invention ('965 application) is a non-provisional of claims priority and the benefits of U.S. Provisional Application No. 60/512,297, filed Oct. October 17, 2003. This invention The '965 application is also a continuation in part of, and claims priority to, U.S. Patent Application application Ser. No. 10/746,781, entitled "A SYSTEM AND METHOD FOR MANUFACTURING A PUNCH-OUT RF TRANSACTION DEVICE," filed Dec. December 24, 2003. This invention The '781 application is also a continuation-in-part of U.S. Patent Application No. 10/340,352, and claims priority to, U.S. Patent No. 7,239,226, entitled "SYSTEM AND METHOD FOR INCENTING PAYMENT USING RADIO FREQUENCY IDENTIFICATION IN CONTACT AND CONTACTLESS TRANSACTIONS," "SYSTEM AND METHOD FOR PAYMENT USING RADIO FREQUENCY IDENTIFICATION IN CONTACT AND CONTACTLESS TRANSACTIONS," filed Jul. 9, 2002 July 10, 2003. The '352 application is a non-provisional of U.S. Provisional Application No. 60/396,577, filed July 16, 2002. (which itself claims priority to The '352 application is a continuation in part of U.S. Patent Application No. 10/192,488, entitled "SYSTEM AND METHOD FOR PAYMENT USING RADIO FREQUENCY IDENTIFICATION IN CONTACT AND CONTACTLESS TRANSACTIONS," filed July 9, 2002, now U.S. Patent No. 7,239,226 issued on July 3, 2007. The '488 application is a non-provisional of U.S. Provisional Application No. 60/304,216 filed July 10, 2001 Patent Jul.[]).

[Para 2] The invention is also a continuation in part of and claims priority, to U.S. Patent Application No. 10/340,352, entitled "SYSTEM AND METHOD FOR INCENTING PAYMENT USING RADIO FREQUENCY IDENTIFICATION IN CONTACT AND CONTACTLESS TRANSACTIONS," filed January 10, 2003 (which itself claims priority to U.S. Provisional Patent Application No. 60/396,577, filed July 16, 2002).

[Para 3] The entire contents of each of these application is hereby incorporated by reference.